

Certificate Number: 15111-PAE-DE-035246665

Bankruptcy Case Number: 20-14844



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 7, 2021, at 8:47 o'clock PM EST, Miguel A. Santiago completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 7, 2021 By: /s/Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education